

Fill in this information to identify the case:

Debtor 1 Diane E. Carman

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of NEW YORK

Case number 8-18-77472-ast

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., QUEST TRUST 2005-X2, ASSET BACKED CERTIFICATES, SERIES 2005-X2

Last 4 digits of any number you use to identify the debtor's account: 4277

Court claim no. (if known): 3

Date of payment change: 7/1/2019

Must be at least 21 days after date of this notice

New total payment: \$2,395.74

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

No.
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No
 Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 9.00%

New interest rate: 9.00%

Current principal and interest payment: \$968.52 New principal and interest payment: \$968.51

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No
 Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment

New mortgage payment:

Debtor 1 Diane E. CarmanCase number (if known) 8-18-77472-ast

Print Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Stephani A. Schendlinger Date April 30, 2019
 Signature

Print	<u>Stephani A. Schendlinger</u>			Title	<u>Authorized Agent for Creditor</u>
	First Name	Middle Name	Last Name		
Company	<u>RAS Boriskin, LLC</u>				
Address	<u>900 Merchants Concourse, Suite 310</u>		Number	Street	
	<u>Westbury NY 11590</u>		City	State	ZIP Code
Contact Phone	<u>516-280-7675</u>		Email <u>SSchendlinger@rasboriskin.com</u>		

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on May 2, 2019,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Robert H Solomon
24 East Park Avenue, Suite 200
POB 58
Long Beach, NY 11561

Diane E. Carman
85 Brower Avenue
Woodmere, NY 11598

Marianne DeRosa
Office of the Chapter 13 Trustee
100 Jericho Quadrangle
Suite 127
Jericho, NY 11753

United States Trustee
Long Island Federal Courthouse
560 Federal Plaza - Room 560
Central Islip, NY 11722-4437

RAS Boriskin, LLC
Authorized Agent for Secured Creditor
900 Merchants Concourse, Suite 310
Westbury, NY 11590
Telephone: 516-280-7675
Facsimile: 516-280-7674

By: /s/ Sacoria Registre
Sacoria Registre
Email: sregistre@rascrane.com

ROBERT H SOLOMON
POB 58
24 E PARK AVE STE 200
LONG BEACH NY 11561-3536



Ocwen Loan Servicing, LLC
www.ocwen.com
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100
 West Palm Beach, FL 33409
 Toll Free: 800.746.2936

04/24/2019

Account Number: [REDACTED]

ROBERT H SOLOMON
 POB 58
 24 East Park Avenue, Suite 200
 LONG BEACH, NY 11561-0058

Property Address:
 85 Brower Ave
 Woodmere, NY 11598-1745

Dear ROBERT H SOLOMON,

We have been notified you are representing Diane E Carman. Accordingly, the enclosed correspondence is being directed to you. The enclosures have not been sent directly to Diane E Carman. Please provide this correspondence to your client as you deem appropriate.

If you no longer represent Diane E Carman, or if you prefer we provide such notices directly to your client, please send a request in writing to:

Ocwen Loan Servicing, LLC
 Attention: Research Department
 P.O. Box 24736
 West Palm Beach, FL 33416-4736

If you are authorizing us to communicate directly with your client, please specify whether the authorization covers written or verbal communication, or both.

Sincerely,
 Loan Servicing

NMLS # 1852

ARMSR_DA

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC
www.ocwen.com
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100
 West Palm Beach, FL 33409
 Toll Free: 800.746.2936

04/24/2019

Loan Number: [REDACTED]

Diane E Carman
 Richard R Walther
 85 Brower Ave
 Woodmere, NY 11598-1745

Property Address:
 85 Brower Ave
 Woodmere, NY 11598-1745
 [REDACTED]

MORTGAGE INTEREST RATE AND MONTHLY PAYMENT WILL CHANGE ON 07/01/2019

Dear Customer(s),



Why We Are
 Sending This
 Letter

Under the terms of the Adjustable-Rate Mortgage (ARM) there is a 6 month period where the interest rate remains the same. **That period ends on 06/01/2019** and the interest rate and mortgage payment may change on that date. It is important to note the interest rate may change every 6 month(s) for the remaining mortgage term.



What Needs
 To Be Done

* It is important to note the monthly payment may change on a separate date as a result of an increase or decrease in property taxes and insurance premiums.

Sirsak Chettri has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

For any questions, we can be reached toll free **Monday through Friday 8 am to 8 pm ET** at **888.554.6599**. Enter the requested information, then select option 2, then option 4, to speak with the assigned Relationship Manager Sirsak Chettri. If Sirsak Chettri is not available, another dedicated member of our Home Retention Team will be available to answer any questions. Our Customer Care Center may also be contacted at **888.554.6599**, Monday through Friday 8 am to 9 pm ET.

Sincerely,
 Loan Servicing

NMLS # 1852

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Changes to Mortgage Interest Rate and Payment on 07/01/2019

	Current Rate and monthly Payment	New Rate and monthly Payment
Interest Rate	9.00000%	9.00000%
Principal	\$228.99	\$230.70
Interest	\$739.53	\$737.81
Escrow (Taxes and Insurance)	\$1,427.23	\$1,427.23
Regular Monthly Payment	\$2,395.75	\$2,395.74
Optional Insurance	\$0.00	\$0.00
Total Escrow (Taxes and Insurance)*	\$1,427.23	\$1,427.23
Total monthly Payment	\$2,395.75	\$2,395.74 (due 07/01/2019)

Interest Rate: We calculated the interest rate by taking a published "index rate" and adding the "margin." Under the Mortgage agreement, the index rate is 2.63138% and the margin is 5.50000%. The 6 Month LIBOR is published Daily in WallStreet Journal. The calculated amount is rounded by 0.12500%.

Rate Limit(s): The rate cannot go higher than 9.00000%, or lower than 9.00000% over the life of the loan. The rate can change each time by no more than 1.00000%.

New Interest Rate and Monthly Payment: The table above shows the new interest rate and new monthly payment. The new payment is based on the 6 Month LIBOR, the margin, the account balance of \$98,374.73, and the remaining Mortgage term of 192 months.

Prepayment Penalty: None

For contact information for counseling agencies or programs, call the U.S. Department of Housing and Urban Development (HUD) at 800.569.4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. For contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp>.

Sincerely,
 Customer Care Center

NMLS # 1852

ARMSR_DA

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